

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Ned HOFFMAN, et al.

Serial No.: 09/215,058 Examiner: John W. Van BRAMER

Filed: December 17, 1998 Art Unit: 3622

Confirmation No.: 7856

For: TOKENLESS FINANCIAL ACCESS SYSTEM

Date: January 10, 2007

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Responsive to the Office Action, dated September 22, 2006, for which a two month extension of time is requested, please amend the application as follows.

AMENDMENTS TO THE SPECIFICATION begin on page 2 of this paper.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims, which begins on page 3 of this paper.

REMARKS/ARGUMENTS begin on page 8 of this paper.